

**Information to identify the case:**

Debtor 1	<u>Agnieszka K. Sousa</u>	Social Security number or ITIN	xxx-xx-4776
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-31220-SLM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Agnieszka K. Sousa  
aka Agnieska Sousa, aka Agnes Sousa

12/9/22

By the court: Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Agnieszka K. Sousa  
Debtor

Case No. 17-31220-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 09, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2022:

Recip ID	Recipient Name and Address
db	+ Agnieszka K. Sousa, 5 William Street, North Arlington, NJ 07031-6134
cr	+ Federal National Mortgage Association (Fannie Mae, PO Box 619094, Dallas, TX 75261-9094
cr	+ Seterus, Inc., authorized subservicer for Federal, P.O. Box 1047, Hartford, CT 06143-1047
517342184	+ Seterus, Inc., authorized subservicer for Federal, National Mortgage Association (Fannie M, creditor, c/o Seterus, Inc., P.O. Box 1047, Hartford, CT 06143-1047

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 09 2022 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 09 2022 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517348511	+ EDI: CINGMIDLAND.COM	Dec 10 2022 01:53:00	AT&T Mobility II LLC, Attn: AT&T Services, Karen A. Cavagnaro - Lead Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
517130509	+ Email/PDF: bncnotices@becket-lee.com	Dec 09 2022 21:11:09	American Express Bank, FSB, 4315 South 2700 West, Salt Lake City, UT 84184-0001
517130510	+ EDI: CAPITALONE.COM	Dec 10 2022 01:53:00	Capital One Bank, 4851 Cox Road, Glen Allen, VA 23060-6293
517130511	+ Email/Text: bankruptcy@cavps.com	Dec 09 2022 21:13:00	Cavalry Portfolio Serv., 500 Summit Lake Drive, Valhalla, NY 10595-2321
517240505	+ Email/Text: bankruptcy@cavps.com	Dec 09 2022 21:13:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517130513	+ EDI: CITICORP.COM	Dec 10 2022 01:53:00	CitiBank, NA, 701 East 60th Street North, Sioux Falls, SD 57104-0432
517130514	+ EDI: CITICORP.COM	Dec 10 2022 01:53:00	DSNB Macy's, Box 8218, Mason, OH 45050
517262984	EDI: Q3G.COM	Dec 10 2022 01:53:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517130515	+ EDI: BLUESTEM	Dec 10 2022 01:53:00	Gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
517130516	+ EDI: CBS7AVE	Dec 10 2022 01:53:00	Ginny's Inc., 1515 S 21st Street, Clinton, IA 52732-6676
517130517	EDI: JEFFERSONCAP.COM	Dec 10 2022 01:53:00	Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303
517224591	EDI: JEFFERSONCAP.COM	Dec 10 2022 01:53:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Dec 09, 2022

Form ID: 3180W

Total Noticed: 27

517130512	EDI: JPMORGANCHASE	Dec 10 2022 01:53:00	Chase/Bank One Card Serv, Box 15298, Wilmington, DE 19850
517185603	+ EDI: CBSMASON	Dec 10 2022 01:53:00	Massey's, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
517130518	+ EDI: CBS7AVE	Dec 10 2022 01:53:00	Midnight Velvet, 1112 7th AVenue, Box 2816, Monroe, WI 53566-1364
517130519	+ EDI: CBS7AVE	Dec 10 2022 01:53:00	Monroe & Main, 1515 S 21st Street, Clinton, IA 52732-6676
517280996	EDI: PRA.COM	Dec 10 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517130520	+ Email/Text: bk-notification@sps-law.com	Dec 09 2022 21:11:00	Schachter Portnoy, LLC, 3490 US Route 1, Princeton, NJ 08540-5920
517130521	+ EDI: CBS7AVE	Dec 10 2022 01:53:00	Seventh Avenue, 1515 S 21st Street, Clinton, IA 52732-6676
517130522	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Syncb/GapDC, Box 965005, Orlando, FL 32896-5005
517130523	EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, Box 965004, Orlando, FL 32896-5004

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2022 at the address(es) listed below:

Name	Email Address
Kevin Gordon McDonald	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Ralph A Ferro, Jr	on behalf of Debtor Agnieszka K. Sousa ralphferrojr@msn.com
Robert P. Saltzman	on behalf of Creditor Federal National Mortgage Association ("Fannie Mae") c/i Nationstar Mortgage LLC d/b/a Mr. Cooper dnj@pbslaw.org

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Dec 09, 2022

Form ID: 3180W

Total Noticed: 27

Robert P. Saltzman

on behalf of Creditor Seterus Inc., authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America dnj@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6